

Fill in this information to identify the case:

Debtor 1 DANE WILLIAM SPRANKLE

Debtor 2 TRACY MICHELLE SPRANKLE
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 15-70550JAD

Form 4100N

Notice of Final Cure Payment**10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: M & T BANK Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account 0 4 4 7

Property Address: 419 LINCOLN RD
GALLITZIN PA 16641

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>10,408.78</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>10,408.78</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>10,408.78</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$711.33

The next postpetition payment is due on

3 / 1 / 2021
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 DANE WILLIAM SPRANKLE
Name

Case number (if known) 15-70550JAD

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 02/10/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **DANE WILLIAM SPRANKLE**
Name

Case number (if known) **15-70550JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
05/24/2016	0993234	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	121.30
06/27/2016	1001996	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	117.33
07/26/2016	1005967	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	117.33
08/26/2016	1009963	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	878.70
09/27/2016	1013984	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	117.33
10/26/2016	1017857	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	103.09
11/21/2016	1021166	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	253.38
12/21/2016	1024463	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	455.82
01/27/2017	1027933	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,214.81
02/24/2017	1031347	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	460.56
03/28/2017	1034786	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	460.56
04/21/2017	1038076	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	316.07
05/25/2017	1041354	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	427.87
06/27/2017	1044739	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	427.87
07/25/2017	1048060	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	427.87
08/25/2017	1051394	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,197.94
09/26/2017	1054722	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	443.69
10/25/2017	1058081	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	431.03
11/21/2017	1061356	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	431.03
12/21/2017	1064636	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	431.03
01/25/2018	1068074	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,186.86
03/28/2018	1074444	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	387.31
				<u>10,408.78</u>

MORTGAGE REGULAR PAYMENT (Part 3)

11/24/2015	0969037	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	2,037.77
12/22/2015	0973048	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	803.69
01/26/2016	0977096	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	903.07
02/24/2016	0981027	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.88
03/28/2016	0985079	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,132.61
04/22/2016	0989279	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	759.78
05/24/2016	0993234	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.20
06/27/2016	1001996	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.20
07/26/2016	1005967	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.20
08/26/2016	1009963	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.20
09/27/2016	1013984	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.20
10/26/2016	1017857	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.20
11/21/2016	1021166	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.20
12/21/2016	1024463	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.20
01/27/2017	1027933	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.20
02/24/2017	1031347	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.20
03/28/2017	1034786	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	708.20
04/21/2017	1038076	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	847.95
05/25/2017	1041354	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
06/27/2017	1044739	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
07/25/2017	1048060	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
08/25/2017	1051394	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
09/26/2017	1054722	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
10/25/2017	1058081	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
11/21/2017	1061356	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
12/21/2017	1064636	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
01/25/2018	1068074	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
02/23/2018	1071249	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	514.89
03/28/2018	1074444	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	957.41
04/24/2018	1077679	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
05/25/2018	1080940	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
06/22/2018	1084087	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
07/26/2018	1087304	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
08/28/2018	1090518	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
09/25/2018	1093650	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
10/29/2018	1096900	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
11/27/2018	1100038	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
12/21/2018	1103143	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15

Debtor 1 **DANE WILLIAM SPRANKLE**
Name

Case number (if known) **15-70550JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
01/25/2019	1106350	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
02/25/2019	1109601	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
03/25/2019	1112894	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
04/26/2019	1116185	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
05/24/2019	1119585	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
06/25/2019	1122982	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
07/29/2019	1126429	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
08/27/2019	1129897	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
09/24/2019	1133203	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
10/24/2019	1136531	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
11/25/2019	1140001	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
12/23/2019	1143383	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
01/28/2020	1146839	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
02/25/2020	1150364	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
03/23/2020	1153847	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
04/27/2020	1157307	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	736.15
06/26/2020	1163783	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,114.54
07/29/2020	1166903	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	732.26
08/25/2020	1169981	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	732.26
09/28/2020	1173065	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	732.26
11/24/2020	1179231	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,443.59
12/21/2020	1182184	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	732.26
01/25/2021	1185148	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	690.40
				<u>47,690.92</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

DANE WILLIAM SPRANKLE
TRACY MICHELLE SPRANKLE
419 LINCOLN ROAD
GALLITZIN, PA 16641

DANIEL J BOGER ESQ
HAROLD SHEPLEY & ASSOC LLC
209 W PATRIOT ST
SOMERSET, PA 15501

M & T BANK
PO BOX 62182
BALTIMORE, MD 21264-2182

M & T BANK
CORRESPONDENCE/NOTICES
PO BOX 1288
BUFFALO, NY 14240-1288

BRIAN C NICHOLAS ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

2/10/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee